

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Susan G. Gibson</u>           | Social Security number or ITIN | xxx-xx-1161 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA |                                  |                                |             |
| Case number: 17-22588-JAD                                       |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan G. Gibson

11/29/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Susan G. Gibson  
Debtor

Case No. 17-22588-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 29, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Susan G. Gibson, 137 Macek Dr., Pittsburgh, PA 15227-3640   |
| cr       | + First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220       |
| cr       | + J.P. Morgan Mortgage Acquisition Corp. as serviced, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858 |
| 14671380 | Cap1/bstby, P.O. Box 9001007, Louisville, KY 40290-1007   |
| 14690127 | Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154                                 |
| 14675946 | + First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225   |
| 14671381 | + Scott Johnston, 2841 Josephine St., Pittsburgh, PA 15203-2502   |

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| smg      | EDI: PENNDEPTREV                                    | Nov 30 2022 05:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946   |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Nov 30 2022 00:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946   |
| smg      | EDI: PENNDEPTREV                                    | Nov 30 2022 05:03:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946                                       |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Nov 30 2022 00:03:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946                                       |
| cr       | + Email/Text: RASEBN@raslg.com                      | Nov 30 2022 00:03:00 | New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461  |
| 14716762 | + EDI: BANKAMER2.COM                                | Nov 30 2022 05:03:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 14649126 | + EDI: BANKAMER.COM                                 | Nov 30 2022 05:03:00 | Bankamerica, Po Box 982238, El Paso, TX 79998-2238  |
| 14724960 | Email/PDF: resurgentbknofications@resurgent.com     | Nov 30 2022 00:15:53 | CACH, LLC its successors and assigns as assignee, of Springleaf Financial Services, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14649130 | + EDI: WFNNB.COM                                    | Nov 30 2022 05:03:00 | Comenity Bank/Inbryant, 4590 E Broad St, Columbus, OH 43213-1301  |
| 14649131 | + Email/Text: bdsupport@creditmanagementcompany.com | Nov 30 2022 00:03:00 | Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956   |

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|          |   |                      |  |
|----------|---|----------------------|--|
| 14649133 | + Email/Text: SAABankruptcy@fcbanking.com     | Nov 30 2022 00:03:00 | First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802                      |
| 14649129 | EDI: JPMORGANCHASE                            | Nov 30 2022 05:03:00 | Chase Card, Po Box 15298, Wilmington, DE 19850   |
| 15183853 | Email/Text: mtgbk@shellpointmtg.com           | Nov 30 2022 00:03:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826                |
| 14707749 | EDI: PRA.COM                                  | Nov 30 2022 05:03:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                        |
| 14649134 | + EDI: PRA.COM                                | Nov 30 2022 05:03:00 | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952               |
| 14743687 | EDI: Q3G.COM                                  | Nov 30 2022 05:03:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14649135 | + Email/Text: tcm.bk@tcmbank.com              | Nov 30 2022 00:03:00 | TCM Bank NA, 2701 N Rocky Point Dr Ste 700, Tampa, FL 33607-5936                       |
| 14729414 | Email/Text: Great_Lakes_EBN_Docs@nelnet.net   | Nov 30 2022 00:03:00 | US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973          |
| 14649136 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Nov 30 2022 00:03:00 | Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860                              |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | Ditech Financial LLC  |
| cr       |               | J.P. Morgan Mortgage Acquisition Corp.                            |
| cr       |               | NewRez LLC d/b/a Shellpoint Mortgage Servicing                    |
| 14649128 |               | Cap1/bstby  |
| 14649127 | ##+           | CACH LLC, 200 Cummings Center, Suite 173D, Beverly, MA 01915-6190 |
| 14649132 | ##            | Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709           |

TOTAL: 4 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com

Glenn R. Bartifay

on behalf of Debtor Susan G. Gibson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Joshua I. Goldman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com  
angelica.reyes@padgettlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6